

WHAT IS CLAIMED IS:

1 1. A computer-implemented method of facilitating e-commerce
2 transaction, the method comprising:
3 receiving a settlement request for a purchase account and related information
4 sent from an end user system used by an end user to make a purchase from a seller or sent
5 from a store system used by the seller, the related information including a purchase price of
6 the purchase and an identifier of the end user;
7 determining whether the purchase account of the settlement request can be
8 settled through financing, based on financing availability information which specifies a
9 financing available amount of the end user, and the purchase price of the purchase; and
10 if it is determined that the purchase account can be settled, then
11 outputting a message that the purchase account can be settled
12 through financing; and
13 recording financing information regarding a charge account of
14 the end user for the purchase, the charge account being determined based on the
15 purchase price of the purchase.

1 2. A method as recited in claim 1, further comprising, for an account
2 system of a financial institution at which the end user has an account that is appointed for
3 settlement of the settlement request, detecting whether the account system is available, and
4 wherein the step of determining whether the purchase account of the settlement request can
5 be settled through financing is performed when the account system is not available.

1 3. A method as recited in claim 2, further comprising receiving the
2 financing availability information of the end user from the account system at predetermined
3 intervals and replacing the financing availability information stored in a data processing
4 system by the received financing availability information.

1 4. A method as recited in claim 2, further comprising sending the
2 recorded financing information to the account system of the end user at predetermined
3 intervals.

1 5. A method as recited in claim 2, further comprising:
2 receiving a maximum allowable financing information which specifies a value
3 up to which the end user is allowed to get financing as the financing availability information

4 and a charge account information which specifies a remaining charge account of the end user
5 from the account system of the end user; and

6 determining whether the purchase account can be settled through financing,
7 based on the received maximum allowable financing information and charge account
8 information.

1 6. A method as recited in claim 5, wherein it is determined that the
2 purchase account can be settled through financing if a value obtained by subtracting the
3 amount of money specified by the charge account information and the purchase price of the
4 purchase from a value specified by the maximum allowable financing information is not less
5 than 0.

1 7. A method as recited in claim 5, wherein the maximum allowable
2 financing information and the charge account information are received from the account
3 system at predetermined intervals.

1 8. A system for facilitating e-commerce transaction to which an end user
2 system which is used by an end user to make a purchase from a seller and a store system used
3 by the seller are connected via a network, the system comprising:

4 a receiver coupled with the network to receive a settlement request for a
5 purchase account and related information sent from an end user system used by an end user to
6 make a purchase from a seller or sent from a store system used by the seller, the related
7 information including a purchase price of the purchase and an identifier of the end user;

8 a processor coupled with the receiver; and

9 a memory storing a program including a plurality of code modules which are
10 executable by the processor, the plurality of code modules including,

11 a code module for determining whether the purchase account of the
12 settlement request can be settled through financing, based on financing availability
13 information which specifies financing available amount of the end user, and the
14 purchase price of the purchase;

15 a code module for outputting a message that the purchase account can
16 be settled through financing upon determining that the purchase account can be
17 settled; and

18 a code module for recording financing information regarding a charge
19 account of the end user for the purchase upon determining that the purchase account

20 can be settled, the charge account being determined based on the purchase price of the
21 purchase.

1 9. A system as recited in claim 8, further comprising a connecting module
2 configured to connect to an account system of a financial instruction at which the end user
3 has an account that is appointed for settlement of the settlement request; a detecting module
4 configured to detect whether the account system is available, and wherein the determining
5 module is configured to determine whether the purchase account of the settlement request can
6 be settled through financing when the account system is not available.

1 10. A system as recited in claim 9, wherein the connecting module is
2 configured to receive the financial availability information from the account system at
3 predetermined intervals, and wherein the program is executable by the processor to record the
4 received financial availability information.

1 11. A system as recited in claim 9, further comprising a sending module
2 configured to send the recorded financing information to the account system at predetermined
3 intervals.

1 12. A system as recited in claim 11, wherein the connecting module is
2 configured to receive the maximum allowable financing information and the charge account
3 information from the account system at predetermined intervals.

1 13. A system as recited in claim 9, wherein the connecting module is
2 configured to receive the maximum allowable financing information which specifies a value
3 up to which the end user is allowed to get financing as the financing availability information
4 and a charge account information which specifies the remaining charge account of the end
5 user from the account system; and wherein the program is executable by the processor to
6 determine whether the purchase account can be settled through financing, based on the
7 received maximum allowable financing information and charge account information.

1 14. A system as recited in claim 13, wherein the program is executable by
2 the processor to determine that the purchase account can be settled through financing if a
3 value obtained by subtracting the amount of money specified by the charge account
4 information and the cost required to buy the article from a value specified by the maximum
5 allowable financing information is not less than 0.

1 15. A system for facilitating e-commerce transaction to which an end user
2 system which is used by an end user to make a purchase from a seller and a store system used
3 by the seller are connected via a network, the system comprising:

4 means for receiving a settlement request for a purchase account and related
5 information sent from an end user system used by an end user to make a purchase from a
6 seller or sent from a store system used by the seller, the related information including a
7 purchase price of the purchase and an identifier of the end user;

8 means for determining whether the purchase account of the settlement request
9 can be settled through financing, based on financing availability information which specifies
10 financing available amount of the end user, and the purchase price of the purchase;

11 means for outputting a message that the purchase account can be settled
12 through financing upon determining that the purchase account can be settled; and

13 means for recording financing information regarding a charge account of the
14 end user for the purchase upon determining that the purchase account can be settled, the
15 charge account being determined based on the purchase price of the purchase.

1 16. A system as recited in claim 15 further comprising:

2 means for connecting to an account system of an account system of a financial
3 institution at which the end user has an account that is appointed for settlement via a second
4 network; and

5 means for detecting whether the account system is available via the second
6 network,

7 wherein the determining means determines whether the purchase account can
8 be settled through financing when the account system is not available.

1 17. A system as recited in claim 16 wherein the connecting means receives
2 the financing availability information from the account system at predetermined intervals,
3 and wherein the recording means records the received financing availability information.

1 18. A system as recited in claim 16 further comprising means for sending
2 the recorded financing information to the account system at predetermined intervals.

1 19. In a computer readable medium storing a program for facilitating e-
2 commerce transaction to which an end user system which is used by an end user to make a

3 purchase from a seller and a store system used by the seller are connected via a network, the
4 program comprising:

5 code for receiving a settlement request for a purchase account and related
6 information sent from an end user system used by an end user to make a purchase from a
7 seller or sent from a store system used by the seller, the related information including a
8 purchase price of the purchase and an identifier of the end user;

9 code for determining whether the purchase account of the settlement request
10 can be settled through financing, based on financing availability information which specifies
11 financing available amount of the end user, and the purchase price of the purchase;

12 code for outputting a message that the purchase account can be settled through
13 financing upon determining that the purchase account can be settled; and

14 code for recording financing information regarding a charge account of the
15 end user for the purchase upon determining that the purchase account can be settled, the
16 charge account being determined based on the purchase price of the purchase.

1 20. A program as recited in claim 19, further comprising:

2 code for connecting to an account system of an account system of a financial
3 institution at which the end user has an account that is appointed for settlement via a second
4 network; and

5 code for detecting whether the account system is available via the second
6 network,

7 wherein the code for determining determines whether the purchase account
8 can be settled through financing when the account system is not available.

1 21. A program as recited in claim 20 further comprising code for sending
2 the recorded financing information to the account system at predetermined intervals.